

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mai T Nguyen
Debtor

Case No. 15-00929-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 58

Date Rcvd: Jun 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2020.

db +Mai T Nguyen, 324 North 48th Street, Harrisburg, PA 17111-3401
cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
4631571 +AMERICHoice FEDERAL CREDIT UNION, 20 SPORTING GREEN DRIVE, MECHANICSBURG, PA 17050-2392
4615613 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
4615615 +AmeriChoice, 2175 Bumble Bee Hollow Road, Mechanicsburg, PA 17055-5563
4615624 +Dauphin County Tax Bureau, 2 South 2nd Street First Floor, Harrisburg, PA 17101-2047
4615623 +Dauphin County Tax Bureau, 101 Market Street Rm 105, Harrisburg, PA 17101-2012
4615625 Discover Card, PO Box 70184, Charlotte, NC 28272-1084
4615626 +First Bankcard, PO Box 2557, Omaha, NE 68103-2557
4615627 +Home Depot, PO Box 790328, St. Louis, MO 63179-0328
4615612 +James P Sheppard Esquire, 2201 North Second Street, Harrisburg, PA 17110-1007
4615611 +Nguyen Mai T, 324 North 48th Street, Harrisburg, PA 17111-3401
4624095 +PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197)
4624389 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4615631 +Penn State Hershey Medical Center, PO Box 854 MC A410, Hershey, PA 17033-0854
4615633 +Reilly Wolfson Sheffey Schrum & Lun, 1601 Cornwall Road, Lebanon, PA 17042-7406
4615634 +Renewal By Andersen Of Central PA, C/O Butler Law Firm, 1007 Mumma Road Ste 101, Lemoyne, PA 17043-1183
4615635 +SECCO Home Services, 1111 Primrose Avenue, Camp Hill, PA 17011-6900
5241429 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5241430 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: WFNNB.COM Jun 30 2020 23:43:00 Comenity Capital Bank, C/O Weinstein & Riley P.S., 2001 Western Ave Ste 400, Seattle, WA 98121-3132
cr EDI: ECMC.COM Jun 30 2020 23:43:00 Educational Credit Management Corporation (ECMC), P.O. Box 16408, St. Paul, MN 55116-0408
cr +E-mail/Text: bk-admin@jbt.bank Jun 30 2020 19:45:44 Jonestown Bank & Trust Company, 421 East Penn Avenue, Cleona, PA 17042-2400
4615614 EDI: AMEREXP.COM Jun 30 2020 23:43:00 American Express, PO Box 981535, El Paso, TX 79998-1535
4666731 EDI: BECKLEE.COM Jun 30 2020 23:43:00 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4615616 EDI: BANKAMER.COM Jun 30 2020 23:43:00 Bank of America, PO Box 15019, Wilmington, DE 19886-5019
4615617 +EDI: TSYS2.COM Jun 30 2020 23:43:00 Barclay, PO Box 13337, Philadelphia, PA 19101-3337
4615618 +EDI: TSYS2.COM Jun 30 2020 23:43:00 Barclay UPromise, PO Box 13337, Philadelphia, PA 19101-3337
4615619 +EDI: TSYS2.COM Jun 30 2020 23:43:00 Barclay/Sallie Mae, PO Box 13337, Philadelphia, PA 19101-3337
4665491 +E-mail/Text: bncmail@legal.com Jun 30 2020 19:45:37 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4657144 +EDI: WFNNB.COM Jun 30 2020 23:43:00 COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4615622 +EDI: CITICORP.COM Jun 30 2020 23:43:00 Citi, PO Box 6004, Sioux Falls, SD 57117-6004
4667079 +EDI: CITICORP.COM Jun 30 2020 23:43:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
4627148 EDI: DISCOVER.COM Jun 30 2020 23:43:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4857094 EDI: ECMC.COM Jun 30 2020 23:43:00 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
4857095 EDI: ECMC.COM Jun 30 2020 23:43:00 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 55116-0408
4615620 EDI: JPMORGANCHASE Jun 30 2020 23:43:00 Chase, PO Box 15123, Wilmington, DE 19850
4615621 EDI: JPMORGANCHASE Jun 30 2020 23:43:00 Chase, PO Box 78420, Phoenix, AZ 85062-8420
4648011 EDI: JPMORGANCHASE Jun 30 2020 23:43:00 JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
4929665 EDI: JPMORGANCHASE Jun 30 2020 23:43:00 JPMorgan Chase, N.A., Attn: Correspondence Mail, Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203
4615628 +E-mail/Text: bk-admin@jbt.bank Jun 30 2020 19:45:44 Jonestown Bank And Trust Company, 421 E Penn Avenue, Cleona, PA 17042-2400
5228089 E-mail/Text: camanagement@mtb.com Jun 30 2020 19:45:25 M&T Bank, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0810
5228090 E-mail/Text: camanagement@mtb.com Jun 30 2020 19:45:25 M&T Bank, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0810, M&T Bank, Bankruptcy Department
4673107 EDI: PRA.COM Jun 30 2020 23:43:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4615632 E-mail/Text: bankruptcynotices@psecu.com Jun 30 2020 19:45:42 PSECU, PO Box 67013, Harrisburg, PA 17106-7013

4615630 +EDI: RMSC.COM Jun 30 2020 23:43:00 Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658

5155811 +E-mail/Text: bncmail@w-legal.com Jun 30 2020 19:45:37 SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S., 2001 WESTERN AVE. SUITE 400, SEATTLE, WA 98121-3132

5155812 +E-mail/Text: bncmail@w-legal.com Jun 30 2020 19:45:37 SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S., 2001 WESTERN AVE. SUITE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S. 98121-3132

4615636 +EDI: RMSC.COM Jun 30 2020 23:43:00 Synchron Bank Lowes, PO Box 530914, Atlanta, GA 30353-0914

4615637 +EDI: RMSC.COM Jun 30 2020 23:43:00 Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013

4615640 +EDI: WFFC.COM Jun 30 2020 23:43:00 Wells Fargo, PO Box 14411, Des Moines, IA 50306-3411

4615638 +EDI: WFFC.COM Jun 30 2020 23:43:00 Wells Fargo, PO Box 10347, Des Moines, IA 50306-0347

4615639 +EDI: WFFC.COM Jun 30 2020 23:43:00 Wells Fargo, 800 Walnut Street, Des Moines, IA 50309-3891

4633613 EDI: WFFC.COM Jun 30 2020 23:43:00 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

4875495 EDI: WFFC.COM Jun 30 2020 23:43:00 Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN, 55121-7700

4673390 +EDI: WFFC.COM Jun 30 2020 23:43:00 Wells Fargo Bank, N.A., Attention: Bankruptcy Dept, MAC #D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

4919786 EDI: ECAST.COM Jun 30 2020 23:43:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

4656587 EDI: ECAST.COM Jun 30 2020 23:43:00 eCAST Settlement Corporation assignee of Citibank, NA, POB 29262, New York NY 10087-9262

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4641849 Jonestown Bank & Trust Company

4615629 ##+Paul L. Lewis, 4700 NW 32nd Avenue #1, Miami, FL 33142-3318

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

James Warmbrodt on behalf of Creditor M & T Bank bkgroup@kmlawgroup.com

James Warmbrodt on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com

James P Sheppard on behalf of Debtor 1 Mai T Nguyen jamespsheppard@comcast.net, dabsheppardlaw@comcast.net;G22576@notify.cincompass.com

Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION josh.goldman@padgettllawgroup.com, bkgroup@kmlawgroup.com

Matthew Gregory Brushwood on behalf of Creditor WELLS FARGO BANK, N.A. pamb@fedphe.com

Paul C Bametzreider on behalf of Creditor Jonestown Bank & Trust Company paulb@reillywolfson.com, edonohue@reillywolfson.com

Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	<u>Mai T Nguyen</u>	Social Security number or ITIN	xxx-xx-1918
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:15-bk-00929-HWV			

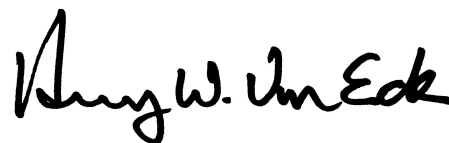
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mai T Nguyen
aka Mai Thanh Nguyen, aka Mai Nguyen

By the
court:



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Lyndsey Price, Deputy Clerk

6/30/20

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.